ABSTRACT

A method and a system for computer-aided determination of credit risk indices, according to which expected values for crediting data of individual companies are calculated, predefined stock market data and/or companies' balance data are allocated to the individual companies so as to be stored in a memory module, and the crediting data is determined based on the stock market data and/or the balance data of a specific company with the aid of at least one neuronal network. The method and system can be particularly implemented on a computer-assisted crediting method and crediting system, according to which crediting data is calculated with credit risks of individual companies by several modules and/or systems, and credit portfolio risks are determined based on the companies' crediting data with the aid of at least one additional neuronal network.

3